interest rate, 120 monthly payments. • Standard repayment plan for undergraduate or graduate borrower at 6.8% FIXED **GIA9 TEBREST PAID** \$17,523 **79**L'8\$ \$25,763 \$13,810 | \$31,762 | \$63,523 | \$191,263 TOTAL OWED/PAID 769'L\$ 679\$ \$565 **MONTHLY PAYMENT** TOTAL BORROWED 000'8138'200 \$10,000 \$23,000 STUDENT LOAN BORROWER

than 10 - 15% of your monthly gross income. make sure your monthly payment is no more huge responsibility of a student loan is to good guide to remember when taking on the finish college—you MUST repay your loan. A future earning potential AND even if you don't a student loan you are borrowing against your Always keep in mind that when you take out you have to borrow.

discover ways to minimize the loan amount Always check with your financial aid office to of grants, scholarships and student loans. financial aid packages include a combination degree will cost you some money first. Most But most of the time, getting that college graduate over their career (see chart below). over \$500,000 more than a high school Someone with a bachelor's degree earns

MONEX LOE COFFERE BOKKOMIC

Parents

WWW.PIN.ED.GOV

1 As soon as possible, begin saving for college! Even if

\$12,000 to add to grants, scholarships and other

www.treasury.state.tn.us/best/ to learn more.

a dollar! As early as elementary school, begin

3 Encourage your child to challenge themselves!

school are best prepared for college success.

4 Visit a campus . . . TODAY! Visiting a campus at any

reality. As a high school student, it's an important

step in the college selection process. Price, location

age is a great step in making college dreams a

and programs offered are just a few things to

consider when choosing a college.

5 Apply early! Financial aid is limited.

scholarship applications as

soon as possible! Admission

keep your options open by

applying to several.

to some colleges is competitive.

Do not apply to only one college,

Complete all financial aid and

wisely spending money!

2 It's never too early to teach your children the value of

educating your kids about saving, budgeting and

Students that take the most challenging courses in

it's only \$25/month, in 18 years your child could have

financial aid! You may want to research Tennessee's

BEST 529 and Prepaid college savings plans. Go to



Should I take easy classes in high school so my GPA will be high enough to qualify for the HOPE Scholarship?

As No! Taking easy classes in high school might get you a higher GPA but you won't be prepared for college and you'll be less likely to keep your scholarship after your freshman year. Take all the Math, Science and English classes you can get!

! While I'm in high school wouldn't I be better off working more to save money for college?

A: Not if your grades suffer from it! A HOPE Scholarship at a four-year institution is worth at least \$16,000. That's like working to save \$100/week, every week, for more than three years!

1 Do I have to go to college right after I graduate to get the HOPE Scholarship?

A: No. Students that meet all other eligibility requirements can take 16 months off before enrolling at a HOPE eligible institution.

• My college is using an ACT "Super Score" for admissions. Can I use it to qualify for HOPE too?

As No. Your highest composite score on a single test is used to determine HOPE eligibility.

! Is the FAFSA the only way to apply for a HOPE Scholarship?

A: Yes.

! I'm getting the HOPE Scholarship! Car I use it at any college in Tennessee?

As Congrats on becoming a HOPE Scholar! You may use the HOPE Scholarship at only the approved, HOPE eligible institutions in Tennessee. To find a list of these colleges go to the Lottery Scholarship page at www.CollegePaysTN.com

TOVA BEOCEVA

SOLA TABLETA

Once I start as a college freshman can I 'sit out' a semester, to work and still receive my HOPE Scholarship?

for college students

A: No. Maintaining continuous enrollment is a requirement for HOPE eligibility. Once you start your freshman year, you must enroll AT LEAST 6 hours in fall and spring semesters to receive your scholarship award

! I need to drop some classes. Will this impact my HOPE Scholarship?

A: It depends. Once the semester begins, if dropping courses causes you to go from full-time to part-time you could lose your HOPE Scholarship. **NEVER** drop courses without talking to your financial aid office about how it may impact your HOPE eligibility.

! What are the requirements to keep my **HOPE Scholarship?**

A: At the end of 24 and 48 attempted hours a student must have at least a cumulative GPA of 2.75. At the 72-hour benchmark and beyond, a student can retain the award by having a cumulative GPA of 3.0 or above **OR** achieving a cumulative GPA 2.75-2.99 and earning a semester GPA of 3.0. It is important to note that students who retain the award with a cumulative GPA between 2.75-2.99 must be enrolled full-time and will have their eligibility checked at the end of each semester. Students who retain the award with a cumulative GPA of 3.0 or above are eligible until the next benchmark is reached.

Can I regain the HOPE Scholarship later if I don't make the required GPA?

A: Yes, students may regain the award if they raise their cumulative GPA to the appropriate level for that particular benchmark. For example, if your GPA is below 2.75 when you attempt 24 semester hours, you can regain the award at the 48-hour benchmark by raising your cumulative GPA to 2.75 or above. Please contact TSAC or your school for further details.

⇒ Must complete a Federal Stafford Master Promissory Note ♦ Must complete the FAFSA online at www.fafsa.ed.gov

and cannot exceed the annual and total loan limits attendance minus other estimated financial assistance ♦ The amount borrowed may not exceed the cost of

EXECTS:

♦ Contact the financial aid office for additional eligibility Loan certification by the financial aid office ♦ Financial need as determined by the FAFSA

Enrolled or accepted for enrollment in an eligible program residents or eligible non-citizens

Students must be U.S. citizens or nationals, permanent

ELIGIBILITY REQUIREMENTS:



TOVA DEOCEVA REPRESTABLES (SECTION)

because it may require more information from you or your | HOW TO APPLY: Read everything you receive from a prospective college

circumstances that may affect your financial aid. Inform financial aid administrators about special

FREE SCHOLARSHIPS!

SHIPS OR ATTEND PRESENTATIONS GUARANTEEING **⇒ REMEMBER, DO NOT PAY TO APPLY FOR SCHOLAR-**

campus departments regarding scholarships. > Contact the department of your intended major and other

bank and search FREE websites for scholarships.

Check with your high school counselor, employer, church,

> PAY CLOSE ATTENTION TO DEADLINES! <

parent(s) prior to awarding financial aid.

Financial Aid Tips



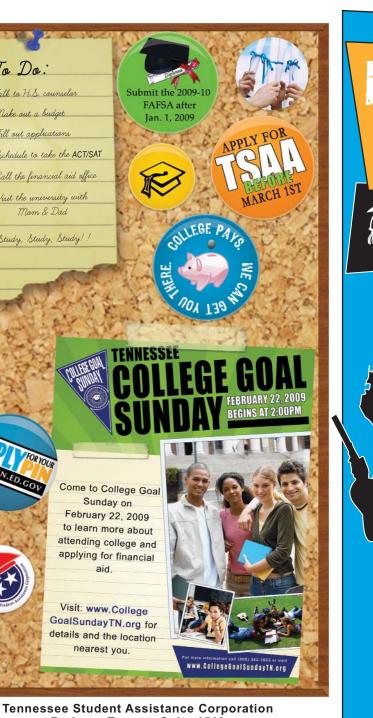
your SAR for corrections or updates. Student Aid Report (SAR). Review Once processed, you will receive a Follow up on your FAFSA! financial aid office.

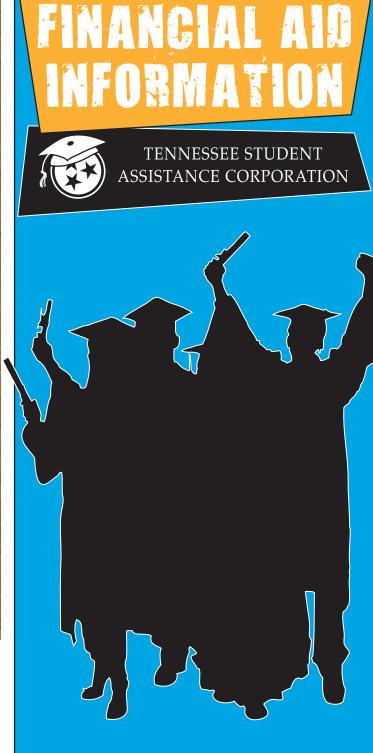
gov! For assistance call the college. PAFSA is FREE at www.fafsa.ed deadline is March 1! Filling out the ASAP after January 11 Priority Get your FAFSA filled out

investments etc. for parents and the student. financial records including untaxed income, savings, numbers, driver's license numbers, tax returns, other Gather all your information today! Social Security

.vog.bə.niq.www

need to get a personal identification number at Get a P.I.N. today! A parent and the student, BOTH





Parkway Towers, Suite 1510 404 James Robertson Parkway Nashville, Tennessee 37243-0820 1-800-342-1663 (615) 741-1346 Fax (615) 741-6101 COLLEGE PAYSTN.COM

> Tennessee Student Assistance Corporation Authorization #332161, 750,000, August 2008. This public document was promulgated at

a cost of \$0.07 per copy.

Come to College Goal

Sunday on

February 22, 2009

to learn more about

attending college and

applying for financial

aid.

Visit: www.College

GoalSundayTN.org for

details and the location

nearest you

of study at an eligible postsecondary institution at least



Promissory Note

:ҮЈЧЧА ОТ МОН

:STDAT GRAWA

➤ Complete a Federal PLUS Loan Application and Master

attendance minus other estimated financial assistance

The amount borrowed may not exceed the cost of

> Contact the financial aid office for additional eligibility

an eligible program of study at an eligible postsecondary

Students must be enrolled or accepted for enrollment in

nationals, permanent residents or eligible non-citizens

> Parents and/or students must be U.S. citizens or

◆ Loan certification by the financial aid office

> Credit check will be performed by the lender

emit-time at least half-time

♦ Must complete the FAFSA online at www.fafsa.ed.gov

Make out a budget

Fill out applications Schedule to take the ACT/SAT

Call the financial aid office

Study, Study, Study:

Mom & Dad

WWW.COLLEGEPAYSTN.COM

TENNESSEE STUDENT ASSISTANCE CORPORATION PROGRAMS

PRUGRAMS	ELIGIBILITY REQUIREMENTS	AWARD FACTS	HOW TO APPLY
HOPE SCHOLARSHIP	Tennessee residents 1 year prior to application deadline • Must be admitted to and enrolled in at least 6 hours in a HOPE-eligible postsecondary institution within 16 months of graduation from an eligible high school, homeschool or GED program • Minimum 21 ACT (Composite)/980 SAT (Math + Critical Reading ONLY) on a national test date OR 3.0 final weighted GPA for entering freshmen graduating from eligible public or category 1, 2 or 3 private high schools • GED students must have minimum ACT/SAT test scores stated above and 525 on the GED test • Homeschool and non-category 1, 2 or 3 private high school graduates must have minimum ACT/SAT test scores stated above AND must have been enrolled in the school for at least 2 years prior to graduation • RENEWAL CRITERIA: Minimum 2.75 cumulative GPA after 24 and 48 attempted hours. At 72 attempted hours and thereafter, students must maintain at least a 3.0 cumulative GPA or if the cumulative GPA is between 2.75-2.99 and semester GPA of 3.0, then the student must be enrolled full-time and will have their eligibility checked at the end of each semester. Students must maintain satisfactory academic progress AND continuous enrollment. (Students should NEVER drop courses without talking to their financial aid office about how it may impact their HOPE Scholarship eligibility)	Up to \$4,000 per year at an eligible four-year Tennessee post-secondary institution or a two-year institution that offers on-campus housing • Up to \$2,000 at an eligible two-year Tennessee postsecondary institution • Awards to part-time students are prorated • Scholarship is terminated after earning baccalaureate degree OR 5 years have passed from date of initial enrollment at any postsecondary institution - whichever occurs first	Submit Free Application for Federal Student Aid (FAFSA) after January 1 at www.fafsa.ed.gov • All students MUST apply by September 1 for the Fall term or February 1 for the Spring and Summer terms • Early application recommended
GENERAL ASSEMBLY MERIT SCHOLARSHIP	This is a supplement to the HOPE Scholarship; students must be HOPE eligible • Students may receive either General Assembly Merit Scholarship (GAMS) or Aspire Award, but not both • Minimum 29 ACT (Composite)/1280 SAT (Math + Critical Reading ONLY) on a national test date AND 3.75 final weighted GPA for entering freshmen graduating from eligible public or category 1, 2 or 3 private high schools • Homeschool and non-category 1, 2 or 3 private high school graduates must have minimum ACT/SAT test scores stated above AND enroll in 12 college credit hours (minimum 4 courses, excluding P.E.) with a minimum 3.0 GPA at an eligible Tennessee postsecondary institution while enrolled in high school • RENEWAL CRITERIA: Same as HOPE Scholarship	\$1,000 supplement to the HOPE Scholarship • Awards to part-time students are prorated	Same as HOPE Scholarship
ASPIRE AWARD	This is a supplement to the HOPE Scholarship; students must be HOPE eligible • Students may receive either Aspire Award or GAMS, but not both • Parents' or independent student's (and spouse's) adjusted gross income must be \$36,000 or less on IRS tax form • RENEWAL CRITERIA: Same as HOPE Scholarship	\$1,500 supplement to the HOPE Scholarship • Awards to part-time students are prorated	Same as HOPE Scholarship
HOPE ACCESS GRANT	Tennessee residents 1 year prior to application deadline • Must be admitted to and enrolled in at least 6 hours in a HOPE-eligible postsecondary institution within 16 months of graduation from an eligible high school • Must have an 18, 19 or 20 ACT (Composite)/860-970 SAT (Math + Critical Reading ONLY) on a national test date AND 2.75–2.99 final weighted GPA for entering freshmen graduating from eligible public or category 1, 2 or 3 private high schools ONLY AND parents' or independent student's (and spouse's) adjusted gross income must be \$36,000 or less on IRS tax form • RENEWAL CRITERIA: Students must maintain satisfactory academic progress AND continuous enrollment (Students should NEVER drop a course without talking to their financial aid office about how it may impact their HOPE Scholarship eligibility) • The HOPE Access Grant is nonrenewable after 24 attempted hours, however students may qualify for the HOPE Scholarship by meeting the renewal criteria above; contact financial aid office for details	For the initial 24 attempted hours ONLY : \$2,750 per year at an eligible four-year Tennessee postsecondary institution, \$1,750 at an eligible two-year Tennessee postsecondary institution • Awards to part-time students are prorated	Same as HOPE Scholarship
WILDER-NAIFEH TECHNICAL SKILLS GRANT	Tennessee residents 1 year prior to applying • Available to all students who enroll at a Tennessee Technology Center (TTC) in a certificate or diploma program • Students must NOT , at any time, have been a prior recipient of a HOPE Scholarship • Students may be eligible for HOPE Scholarship IF initially HOPE eligible and enroll at an eligible Tennessee postsecondary institution within three years of completing a TTC diploma program • RENEWAL CRITERIA: Students must maintain satisfactory academic progress AND continuous enrollment • Until receipt of the certificate or diploma, students must reapply each academic year	Up to \$2,000 per year • Awards to part-time students are prorated	Submit FAFSA at www.fafsa.ed.gov • Must apply by July 1 for Summer, November 1 for Fall and May 1 for Spring trimesters
HOPE SCHOLARSHIP FOR NON-TRADITIONAL STUDENTS	Tennessee residents 1 year prior to application deadline • Minimum 25 years of age AND student's (and spouse's) adjusted gross income must be \$36,000 or less AND must be an entering freshman or have not been enrolled in a postsecondary institution for at least 2 years • First-time entering freshmen must "earn their way" into the HOPE Scholarship program by attempting 12 semester hours on their own and achieve a minimum 2.75 GPA at a HOPE-eligible postsecondary institution • RENEWAL CRITERIA: Same as HOPE Scholarship after 12 attempted hours AND maximum \$36,000 adjusted gross income • Scholarship will terminate after earning baccalaureate degree, the sum of the number of years during which the student has received a HOPE Scholarship for non-traditional students and a HOPE Scholarship equals 5 years; or 5 years have passed from initial enrollment at any postsecondary institution	Same as HOPE Scholarship • Ineligible for the Aspire Award and GAMS	Same as HOPE Scholarship
DUAL ENROLLMENT GRANT	Tennessee residents 1 year prior to application deadline • Students must be a junior or senior in an eligible Tennessee high school or Tennessee homeschool program • Meet Admission for a dual enrollment program through requirements set by a HOPE-eligible postsecondary institution • Maintain 2.75 college GPA for all postsecondary courses attempted under the Dual Enrollment Grant	Up to \$300 per semester or \$600 per academic year • Enrollment as a dual enrollment student shall not count towards the 5 year enrollment limit for the HOPE Scholarship	Application available at www.CollegePaysTN.com
HOPE FOSTER CHILD TUITION GRANT	Students must be eligible for the HOPE Scholarship or HOPE Access Grant • Students who were in the custody of the Department of Children Services for at least 1 year after 14th birthday • RENEWAL CRITERIA: Same as the HOPE Scholarship	Award amount varies based on level of unmet need after all financial assistance (excluding loans and work-study) has been applied	Same as HOPE Scholarship
HELPING HEROES GRANT	Tennessee residents 1 year prior to application deadline • Be admitted to and enrolled in an eligible postsecondary institution • Must not have received a baccalaureate degree • Must be a veteran who received an honorable discharge and has been awarded The Iraq Campaign Medal, The Afghanistan Campaign Medal or after 9/11/01 received The Global War On Terrorism Expeditionary Medal • RENEWAL CRITERIA: Must be enrolled in at least 6 semester hours and successfully complete each course with a non-failing grade • Additional information about this new program is available at www.collegePaysTN.com	\$1,000 per semester for any semester during the 2008-2009 academic year which the student successfully completes 12 or more hours • Maximum of 8 full-time semesters or eligible for the grant until the 8th anniversary of being honorably discharged from military service, or earning baccalaurate degree, whichever occurs first	Application available at www.CollegePaysTN.com • Limited to 375 students per semester
TENNESSEE STUDENT ASSISTANCE AWARD (TSAA)	Tennessee residents, U.S. citizens • Undergraduate students pursuing their first degree and enrolled at least half-time at an eligible Tennessee postsecondary institution • Financial need as determined by the Free Application for Federal Student Aid (FAFSA) • RENEWAL CRITERIA: Satisfactory academic progress, minimum half-time enrollment • Submit renewal FAFSA each year to determine financial need	Up to \$2,322 at an eligible Tennessee postsecondary institution • Up to \$4,644 at an eligible Tennessee independent postsecondary institution • Based on funding availability • Maximum 4 years eligibility • Awards to part-time students are prorated	Submit FAFSA after January 1 at www.fafsa.ed.gov • Applications processed by March 1 will receive priority • Funding for this program is limited • Students are encouraged to apply early
NED MCWHERTER SCHOLARS PROGRAM	Tennessee residents, U.S. citizens • Entering freshmen enrolled full-time at an eligible Tennessee postsecondary institution • Minimum 29 ACT (Composite)/1280 SAT (Math & Critical Reading ONLY) on a national test date AND a 3.5 unweighted GPA • Extra credit for honors or advanced placement courses and leadership in extracurricular activities • Highly competitive • RENEWAL CRITERIA: 3.2 GPA, full-time enrollment, renewal application required	Up to \$6,000 per academic year (\$3,000 from the institution, \$3,000 from TSAC) • Maximum 4 years of undergraduate eligibility	Application available at www.CollegePaysTN.com • For consideration, completed application and transcript must be received by TSAC no later than February 15
ROBERT C. BYRD HONORS SCHOLARSHIP PROGRAM	Tennessee residents, U.S. citizens or permanent residents • Entering freshmen enrolled in any U.S. accredited institution except military academies • Must be used immediately following high school graduation or receipt of the GED • Minimum 3.5 unweighted GPA OR GED score of 570 OR 24 ACT (Composite)/1090 SAT (Math & Critical Reading ONLY) on a national test date AND a 3.0 unweighted GPA • Recipients are randomly selected from among qualified applicants • RENEWAL CRITERIA: Must maintain satisfactory academic progress and full-time enrollment, renewal application required	Award amount based on federal funding • Maximum 4 years of undergraduate eligibility	Application available at www.CollegePaysTN.com • Application deadline date: March 1
DEPENDENT CHILDREN SCHOLARSHIP PROGRAM	Tennessee residents, U.S. citizens • Dependent children of law enforcement officers, firemen or emergency medical technicians who were killed or permanently disabled in the line of duty while employed in Tennessee • Enrolled full-time as an undergraduate student at an eligible Tennessee postsecondary institution • Financial need as determined by FAFSA • RENEWAL CRITERIA: Satisfactory academic progress, full-time enrollment, renewal application required	Award amount based on state funding and student's direct cost coordinated with other financial aid • Maximum 4 years of undergraduate eligibility	Application available at www.CollegePaysTN.com • For consideration, completed application, required documentation and completed FAFSA must be received by TSAC no later than July 15
MINORITY TEACHING FELLOWS PROGRAM	Tennessee residents, U.S. citizens • Minority students enrolled full-time at an eligible Tennessee postsecondary institution • Entering freshmen with a 2.75 high school GPA AND at least an 18 ACT (Composite)/860 SAT (Math & Critical Reading ONLY) on a national test date • Continuing college students with a 2.5 cumulative college GPA • RENEWAL CRITERIA: 2.5 cumulative GPA, full-time enrollment, renewal application required	Up to \$5,000 per academic year • Maximum 4 years of undergraduate eligibility • Loan forgiveness has an employment obligation or it becomes a loan	Application available at www.CollegePaysTN.com • For consideration, completed application, required documentation and transcript must be received by TSAC no later than April 15
TN TEACHING SCHOLARS PROGRAM	Tennessee residents, U.S. citizens • College juniors, seniors and post-baccalaureate students admitted to a teacher education program at an eligible Tennessee postsecondary institution • Awards based on available funds, applicant rankings of GPA, test scores and teaching shortage areas • Undergraduate students must be enrolled full-time, graduate students at least half-time • Applicants cannot be licensed teachers or receive the scholarship while employed in teaching positions • RENEWAL CRITERIA: 2.75 cumulative GPA, renewal application required	Up to \$4,500 per academic year with a maximum of 4 years of eligibility • Loan forgiveness has an employment obligation or it becomes a loan	Application available at www.CollegePaysTN.com • For consideration, completed application, required documentation and transcript must be received by TSAC no later than April 15
TN MATH & SCIENCE TEACHER LOAN FORGIVENESS PROGRAM	Tennessee residents 1 year prior to application deadline • Tenured Tennessee public school teachers seeking a teaching certification in math or science or an advanced degree in math or science • Must teach 2 years of math or science in a Tennessee public school for each year of funding received	Up to \$2,000 per academic year with maximum not to exceed \$10,000 • Program of study shall be completed within 5 years beginning with first semester awarded • Loan forgiveness has an employment obligation or it becomes a loan	Application available at www.CollegePaysTN.com
GRADUATE NURSING LOAN FORGIVENESS PROGRAM	Tennessee residents, U.S. citizens • Graduate students must be accepted for enrollment at an eligible Tennessee postsecondary institution in a program leading to a master's or post-master's degree in nursing education • Students must hold an unencumbered Tennessee Registered Nurse License • Must commit to teach nursing at an eligible Tennessee postsecondary institution for 4 years • Additional information about this program is available at www.CollegePaysTN.com	Up to \$7,000 for full-time OR \$3,500 for part-time, per academic year • Eligibility maximum 4 years of full-time enrollment • Loan forgiveness has an employment obligation or it becomes a loan	Application available at www.CollegePaysTN.com
RURAL HEALTH LOAN FORGIVENESS PROGRAM	Tennessee residents 1 year prior to application deadline • Must be admitted to and enrolled in an eligible postsecondary institution • Agree to practice medicine in a health resource shortage area after becoming a TN licensed physician, osteopathic physician, physician assistant, nurse practitioner or licensed dentist for 1 year for every year of funding received • Sign a promissory note stipulating the cash repayment if service obligation is not met • May not accept any other financial assistance that carries with it a service obligation except for the US armed forces or national guard • Renewal Criteria: Maintain satisfactory progress in the program of study • Additional information about this new program is available at www.CollegePaysTN.com	Up to \$12,000 per academic year or the cost of tuition, mandatory fees, books, and equipment, whichever is less • Loan forgiveness has an employment obligation or it becomes a loan • Program must be completed by the spring 2013 semester	Application available at www.CollegePaysTN.com
	GENERAL ASSEMBLY MERIT SCHOLARSHIP ASPIRE AWARD HOPE ACCESS GRANT HOPE SCHOLARSHIP FOR NON-TRADITIONAL STUDENTS DUAL ENROLLMENT GRANT HOPE FOSTER CHILD TUITION GRANT HELPING HEROES GRANT TENNESSEE STUDENT ASSISTANCE AWARD (TSAA) NED MCWHERTER SCHOLARS PROGRAM ROBERT C. BYRD HONORS SCHOLARSHIP PROGRAM DEPENDENT CHILDREN SCHOLARSHIP PROGRAM MINORITY TEACHING FELLOWS PROGRAM TN TEACHING SCHOLARS PROGRAM TN TEACHING SCHOLARS PROGRAM TN TEACHING SCHOLARS PROGRAM TN TEACHING SCHOLARS PROGRAM TN MATH & SCIENCE TEACHER LOAN FORGIVENESS PROGRAM GRADUATE NURSING LOAN FORGIVENESS PROGRAM RURAL HEALTH LOAN	REFERENCES DEL SERBER SCHOLARS IPP SCHOLAR	SCHLESSING The Company of the Com